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| UNITED STATES BANKRUPTCY COURT<br>DISTRICT OF NEW JERSEY   |   |
| Caption in Compliance with D.N.J. LBR 9004-2(c)<br><b>David N. Nigro, Esquire</b><br><b>Jenkins &amp; Clayman</b><br>412 White Horse Pike<br>Audubon, NJ 08106<br>(856) 546-9696<br>Attorney for Debtors |   |
| In Re:<br><br>Atiyya Morgan,<br>Debtors  | Case No.: 19-13049<br><br>Judge: JNP<br><br>Chapter: 13 |

**CHAPTER 13 DEBTOR'S CERTIFICATION IN OPPOSITION TO**

- ☒ **CREDITOR'S MOTION or CERTIFICATION OF DEFAULT**  
☐ **TRUSTEE'S MOTION or CERTIFICATION OF DEFAULT**

The debtor in the above-captioned Chapter 13 proceeding hereby objects to the following  
(choose one):

1. ☒ Motion for Relief from the Automatic Stay filed by MidFirst Bank

A hearing has been scheduled for April 30, 2019

OR

- ☐ Motion to Dismiss filed by the Standing Chapter 13 Trustee,

A hearing has been scheduled for \_.

- ☐ Certification of Default filed by \_\_\_\_\_, creditor

I am requesting a hearing be scheduled in this matter.

OR

- ☐ Certification of Default filed by Standing Chapter 13 Trustee.

I am requesting a hearing be scheduled in this matter.

2. I am objecting to the above for the following reasons (**choose one**):

- ☐ Payments have been made in the amount of \$\_\_\_\_\_, but have not been accounted for. Documentation in support of attached hereto.
- ☐ Payments have not been made for the following reasons and debtor proposes repayment as follows **explain your answer**):\_\_\_\_\_
- ☒ Other (**explain your answer**): The mortgage company's motion is misleading as

the ledger attached to the motion indicates I am 13 months behind in post-petition payments.

However, the instant bankruptcy was filed in February of 2019 and, as such I am only 2 months behind – March and April. I will start making my regular monthly mortgage payments beginning in May while also curing the two months of arrears over the next six months.

3. This Certification is being made in an effort to resolve the issues raised by the creditor in this motion.
4. I certify under penalty of perjury that the foregoing is true and correct.

Date: 4/19/2019

/s/Atiyya Morgan

Atiyya Morgan, debtor

NOTE:

1. This form must be filed with the court and served upon the Standing Chapter 13 Trustee and creditor at least seven (7) days before the return date pursuant to D.N.J. LBR 9013-1(d), if filed in opposition to a *Motion for Relief from the Automatic Stay or Trustee's Motion to Dismiss*.
2. This form must be filed with the court and served upon the Standing Chapter 13 Trustee and creditor within ten (10) days of the filing of a *Creditor's Certification of Default* (under an *Order Resolving Motion to Vacate Stay and/or Dismiss with Conditions*) or a *Trustee's Certification of Default*.

**If this form is not filed the Motion or Certification of Default will be deemed uncontested and no hearing will be scheduled.**